



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/808,611 Confirmation No.: 5032  
Applicant(s): Wendell DICKERSON  
Filed: March 25, 2004  
Title: FIXED RATE GRADUALLY STEPPED PAYMENT LOAN  
TC/A.U.: 3624  
Examiner: Not Yet Assigned  
  
Docket No.: 86952-0001CIP  
Customer No.: 24633

**Mail Stop Missing Parts**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO NOTICE TO FILE MISSING PARTS**

Sir:

This is in response to the Notice to File Missing Parts, dated June 7, 2004, in the above-identified application.

1. **Combined Declaration and Power of Attorney:**

☒ **Enclosed.** This application was filed without an executed Declaration and Power of Attorney.

2. **Assignment:**

☐ An assignment of the invention to \_\_\_\_\_ and a PTO Form-1595, Recordation Form Cover Sheet are filed cocurrently under separate cover.

3. ☐ Applicant petitions for an extension of time, the fees for which are set forth in 37 C.F.R. § 1.17(a), for the total number of months checked below:

<u>Total Months</u> <u>Requested</u>	<u>Fee for</u> <u>Extension</u>	<u>Fee for</u> <u>Small Entity</u>
<input type="checkbox"/> one month	\$ 110.00	\$ 55.00
<input type="checkbox"/> two months	\$ 420.00	\$ 210.00
<input type="checkbox"/> three months	\$ 950.00	\$ 475.00

Extension of time fee due with this request: \$ 0.00

If an additional extension of time is required, please consider this a Petition therefor.

4. **Fee Calculation (37 C.F.R. § 1.16):**

CLAIMS FOR FEE CALCULATION				
	Number Filed	Number Extra	at Rate of	Basic Fee Utility \$770.00
Total Claims (37 C.F.R. §1.16(c))	51 – 20 =	31	\$ 18.00 each =	+ \$ 558.00
Independent (Claims 37 C.F.R. §1.16(b))	4- 3 =	1	\$ 86.00 each =	+ \$ 86.00
Surcharge under 37 C.F.R. § 1.16(e)				\$ 130.00
Multiple Claim Fee \$290				\$ 0.00
Extension of Time				\$ 0.00
<b>TOTAL =</b>				<b>\$ 1544.00</b>
Minuse ½ for Small Entity				\$ 772.00
<b>TOTAL FILING FEE</b>				<b>\$ 772.00</b>

5. **Fee Payment:**

☒ A check in the amount of **\$ 772.00** is enclosed for fees noted above..

☐ Authorization is given to charge \$ \_\_\_\_\_ to Deposit Account 50-1349 for the fees due as specified above.

6. ☒ **Except** for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. §§1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account 50-1349. This paragraph is intended to be a **CONSTRUCTIVE PETITION FOR EXTENSION OF TIME** in accordance with 37 C.F.R. §1.136(a)(3)

7. **Other:**

- ☒ **Part 2 – Notice to File Missing Parts of Application**
- ☐ Information Disclosure Statement
- ☐ PTO-1449, \_\_ documents as listed
- ☐ Preliminary Amendment
- ☐ Claim for Priority
- ☐ Certified copy of Priority Document
- ☐ Sequence Listing

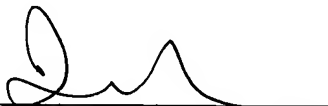
If there are any questions regarding the above-captioned patent application, please contact applicant's representative at the number given below.

Respectfully submitted,

**HOGAN & HARTSON LLP**

Dated: July 29, 2004

**HOGAN & HARTSON LLP**  
555 Thirteenth Street, N.W.  
Washington, D.C. 20004  
Telephone: (202) 637-3703  
Facsimile: (202) 637-5910  
e-mail: [cjcrowson@hhlaw.com](mailto:cjcrowson@hhlaw.com)  
**Customer No. 24633**

By:   
Celine Jimenez Crowson  
Registration No. 40,357

David D. Nelson  
Registration No. 47,818